

Information about the Committee is also available on the Technology Transfer Network of the Office of Air Quality Planning & Standards of the Environmental Protection Agency, which can be accessed electronically by calling (919) 541-5742. Help in accessing the system can be obtained by calling (919) 541-5384 between 1:00 and 5:00 Eastern Standard Time. Neither of these numbers is a toll-free number. The Committee's toll-free information line—1-800-884-9190—provides recorded information about the Committee, including meeting dates and locations. (In the local Washington, DC area, call (202) 366-2372.)

Agenda for the Meeting: At the meeting, the Committee will discuss:

- Potential policies in the areas of vehicle miles traveled, alternative fuels and alternative fuel vehicles, and vehicle and stock fuel economy;
- Analysis of the cost of potential policy options;
- Potential combinations of policies; and
- A draft of the committee's final report.

Dated: August 10, 1995.

W. Bowman Cutter,

Deputy Assistant to the President for Economic Policy.

John H. Gibbons,

Director, Office of Science and Technology Policy.

Kathleen A. McGinty,

Chair, Council on Environmental Quality.

[FR Doc. 95-20256 Filed 8-15-95; 8:45 am]

BILLING CODE 3195-01-M

FEDERAL EMERGENCY MANAGEMENT AGENCY

Open Meeting, Board of Visitors for the National Fire Academy

AGENCY: Federal Emergency Management Agency (FEMA).

ACTION: Notice of open meeting.

SUMMARY: In accordance with section 10(a)(2) of the Federal Advisory Committee Act, 5 U.S.C. App. 2, FEMA announces the following committee meeting:

Name: Board of Visitors for the National Fire Academy.

Dates of Meeting: October 12-15, 1995.

Place: Building G Conference Room, National Emergency Training Center, Emmitsburg, Maryland.

Time: October 12, 1995, 8:30 a.m.-5:00 p.m., October 13, 1995, 8:30 a.m.-9:00 p.m., October 14, 1995, 8:30 a.m.-5:00 p.m., October 15, 1995, 9:00 a.m.-2:00 p.m.

Proposed Agenda: October 12—Election of officers. October 12—Annual Report

preparation. October 14—Agenda completion. October 15—Attend National Fallen Firefighters Memorial Services.

SUPPLEMENTARY INFORMATION: The meeting will be open to the public with seating available on a first-come, first-served basis. Members of the general public who plan to attend the meeting should contact the Office of the Superintendent, National Fire Academy, U.S. Fire Administration, 16825 South Seton Avenue, Emmitsburg, MD 21727, (301) 447-1117, on or before October 2, 1995.

Minutes of the meeting will be prepared and will be available for public viewing in the Office of the Administrator, U.S. Fire Administration, Federal Emergency Management Agency, Emmitsburg, MD 21727. Copies of the minutes will be available upon request 30 days after the meeting.

Dated: August 1, 1995.

Carrye B. Brown,

U.S. Fire Administrator.

[FR Doc. 95-20270 Filed 8-15-95; 8:45 am]

BILLING CODE 6718-01-M

FEDERAL MARITIME COMMISSION

Ocean Freight Forwarder License; Applicants

Notice is hereby given that the following applicants have filed with the Federal Maritime Commission applications for licenses as ocean freight forwarders pursuant to section 19 of the Shipping Act of 1984 (46 U.S.C. app. 1718 and 46 CFR 510).

Persons knowing of any reason why any of the following applicants should not receive a license are requested to contact the Office of Freight Forwarders, Federal Maritime Commission, Washington, DC 20573.

Abroad Cargo Service, Inc., 7968-7970 N.W. 66 Street, Miami, FL 33166, Officers: Claudio Rozentzvaig, Celia J. Garcio, Vice President

King Senderax, Incorporated d/b/a King Senderax Cargo, 9618 Belford Avenue, #3, Los Angeles, CA 90045, Officers: Anupam Biswas, C.E.O., Norbert Giessman, Vice President
A A International, 100 Clark Street, Keyport, NJ 07735, Zuowen Bei, Sole Proprietor

Quartet International, 7508 Potrero Avenue, El Cerrito, CA 94530, Officers: William E. Reinka, C.E.O./Dir./Pres., Thomas H. Rogers, Director.

By the Federal Maritime Commission.

Dated: August 10, 1995.

Joseph C. Polking,

Secretary.

[FR Doc. 95-20200 Filed 8-15-95; 8:45 am]

BILLING CODE 6730-01-M

FEDERAL RESERVE SYSTEM

First Union Corporation; NationsBank Corporation; Southern National Corporation; and Wachovia Corporation; Notice to Engage in Certain Nonbanking Activities

First Union Corporation, Charlotte, North Carolina; NationsBank Corporation, Charlotte, North Carolina; Southern National Corporation, Winston-Salem, North Carolina; and Wachovia Corporation, Winston-Salem, North Carolina (collectively, Notificants), have given notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and § 225.23 of the Board's Regulation Y (12 CFR 225.23), of their intention to acquire 15.252 percent, 18.293 percent, 12.889 percent, and 17.242 percent, respectively, of Education Financing Services, LLC, Winston-Salem, North Carolina (EFS). Through EFS, Notificants will provide development, management, software, marketing, and training services to the North Carolina State Education Assistance Authority, the North Carolina State Treasurer's office, and the College Foundation, Inc. in connection with the administration of the College Vision Fund, a program designed to assist North Carolina families in financing the higher education of their children. This activity will be conducted in North Carolina.

Section 4(c)(8) of the BHC Act provides that a bank holding company may, with Board approval, engage in any activity "which the Board after due notice and opportunity for hearing has determined (by order or regulation) to be so closely related to banking or managing or controlling banks as to be a proper incident thereto." 12 U.S.C. 1843(c)(8). In publishing the proposal for comment, the Board does not take a position on issues raised by the proposal. Notice of the proposal is published solely in order to seek the views of interested persons on the issues presented by the notice, and does not represent a determination by the Board that the proposal meets or is likely to meet the standards of the BHC Act.

Any comments or requests for hearing should be submitted in writing and received by William W. Wiles, Secretary, Board of Governors of the

Federal Reserve System, Washington, D.C. 20551, not later than September 8, 1995. Any request for a hearing on this proposal must, as required by § 262.3(e) of the Board's Rules of Procedure (12 CFR 262.3(e)), be accompanied by a statement of the reasons why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal. The notice may be inspected at the offices of the Board of Governors or the Federal Reserve Bank of Richmond.

Board of Governors of the Federal Reserve System, August 10, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-20232 Filed 8-15-95; 8:45 am]

BILLING CODE 6210-01-F

National Westminster Bank PLC, et al.; Acquisitions of Companies Engaged in Permissible Nonbanking Activities

The organizations listed in this notice have applied under § 225.23(a)(2) or (f) of the Board's Regulation Y (12 CFR 225.23(a)(2) or (f)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to acquire or control voting securities or assets of a company engaged in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the

evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding each of these applications must be received at the Reserve Bank indicated for the application or the offices of the Board of Governors not later than August 30, 1995.

A. Federal Reserve Bank of New York (William L. Rutledge, Senior Vice President) 33 Liberty Street, New York, New York 10045:

1. *National Westminster Bank PLC*, London, England; Natwest Holdings Inc., New York, New York; and National Westminster Bancorp Inc., Jersey City, New Jersey; to acquire Natwest Leasing Corporation, New York, New York (Company), and thereby engage in making, acquiring, or servicing loans or other extensions of credit for Company's own accounts or for the account of others, such as would be made, acquired or serviced by a commercial finance company, pursuant to § 225.25 (b)(1) of the Board's Regulation Y; in leasing personal and real property having a maximum estimated residual value of 25 percent of the acquisition cost of the property, and to act as an agent, broker or adviser in leasing such property, pursuant to § 225.25(b)(5)(i) of the Board's Regulation Y; and in high residual value leasing of tangible personal property, and to act as agent, broker or adviser in leasing such property, in transactions in which the lessor would be allowed to rely upon an estimated residual value in excess of 25 of the acquisition cost of the property, pursuant to § 225.25(b)(5)(ii) of the Board's Regulation Y. These activities will be conducted worldwide.

B. Federal Reserve Bank of Philadelphia (Michael E. Collins, Senior Vice President) 100 North 6th Street, Philadelphia, Pennsylvania 19105:

1. *Keystone Financial, Inc.*, Harrisburg, Pennsylvania; to acquire Martindale Andres & Company, Inc., West Conshohocken, Pennsylvania, and thereby engage in investment advisory services, pursuant to § 225.25(b)(4) of the Board's Regulation Y.

C. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *First Financial Bancorp*, Hamilton, Ohio; to acquire Independent Bankers Life Insurance Company of Indiana, Roachdale, Indiana, and thereby engage in underwriting credit life, accident, and health insurance, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y. These activities will be conducted within the State of Indiana.

D. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230 South LaSalle Street, Chicago, Illinois 60690:

1. *Carroll County Bancshares, Inc.*, Carroll, Iowa; to establish a wholly owned industrial loan company, Carroll Credit, Inc., Carroll, Iowa, which will acquire a substantial portion of the assets of Personal Lenders, Inc., Carroll, Iowa, and thereby engage in operating an industrial loan company, pursuant to § 225.25(b)(2) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, August 10, 1995.

William W. Wiles,

Secretary of the Board.

[FR Doc. 95-20234 Filed 8-15-95; 8:45 am]

BILLING CODE 6210-01-F

FEDERAL TRADE COMMISSION

Policy Statement Regarding Duration of Competition and Consumer Protection Orders

AGENCY: Federal Trade Commission.

ACTION: Notice of policy statement.

SUMMARY: This notice describes the Federal Trade Commission's Policy Statement regarding the duration of future and existing administrative cease and desist orders as well as federal district court orders in competition and consumer protection matters. Under this Policy Statement, the Commission will ordinarily terminate ("sunset") future competition and consumer protection administrative orders automatically after twenty years, unless the Commission or the Department of Justice has filed a complaint (with or without an accompanying consent decree) in federal court to enforce such order pursuant to Section 5(1) of the Federal Trade Commission Act ("FTCA"). This policy will not extend to federal court orders. The Commission also intends to terminate each existing administrative order twenty years after it was issued, unless the Commission or the Department of Justice has filed a complaint (with or without an accompanying consent decree) in federal court to enforce such order pursuant to Section 5(1) of the FTCA during the twenty years preceding the adoption of the Policy Statement, or unless such a complaint is filed after the adoption of the Policy Statement and within twenty years after the order's issuance. The Commission intends to implement its new policy with respect to existing administrative orders through rulemaking.